#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	-

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Lessenger, Randy Gene & Lessenger, Peggy Sue Printed Name(s) of Debtor(s)	X /s/ Randy Gene Lessenger Signature of Debtor	<b>1/14/2008</b> Date
Case No. (if known)	X /s/ Peggy Sue Lessenger Signature of Joint Debtor (if any)	1/14/2008 Date

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B22A (Official Form 22A) (Chapter 7) (01/08)	According to the calculations required by this statement:
	☐ The presumption arises
In re: Lessenger, Randy Gene & Lessenger, Peggy Sue	☐ The presumption does not arise
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. EXCLUSION FOR DISABLED VI	ETERANS AND NON-CONSUM	ER DEBTOR	as.			
1A	Vete	u are a disabled veteran described in the Veteran's ran's Declaration, (2) check the box for "The preserification in Part VIII. Do not complete any of the	umption does not arise" at the top of the					
171	Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).							
1B		ur debts are not primarily consumer debts, check to plete any of the remaining parts of this statement.	he box below and complete the verific	ation in Part VII	I. Do not			
	₹D	eclaration of non-consumer debts. By checking	this box, I declare that my debts are no	ot primarily cons	umer debts.			
		Part II. CALCULATION OF MONTH	ILY INCOME FOR § 707(b)(7) E	EXCLUSION				
	Mar	ital/filing status. Check the box that applies and c	complete the balance of this part of this	s statement as di	rected.			
	_	Unmarried. Complete only Column A ("Debtor						
	b	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."  Complete only Column A ("Debtor's Income") for Lines 3-11.						
2	c. 🗌	Married, not filing jointly, without the declaratio Column A ("Debtor's Income") and Column I		e 2.b above. Con	mplete both			
	d. □	Married, filing jointly. Complete both Column Lines 3-11.	A ("Debtor's Income") and Column	B ("Spouse's I	ncome'') for			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.  Column A  Debtor's  Income							
3	Gros	ss wages, salary, tips, bonuses, overtime, commi	issions.	\$	\$			
4	a and one l attac	me from the operation of a business, profession d enter the difference in the appropriate column(s) business, profession or farm, enter aggregate numb hment. Do not enter a number less than zero. Do not enses entered on Line b as a deduction in Part V	of Line 4. If you operate more than pers and provide details on an not include any part of the business					
	a.	Gross receipts	\$					
	b.	Ordinary and necessary business expenses	\$					
	c.	Business income	Subtract Line b from Line a	\$	\$			

(							
	Rent and other real property income. difference in the appropriate column(s) not include any part of the operating Part V.	s than zero. <b>Do</b>					
5	a. Gross receipts		\$				
	b. Ordinary and necessary operating	expenses	\$				
	c. Rent and other real property incom	me	Subtract I	ine b fro	m Line a	\$	\$
6	Interest, dividends, and royalties.					\$	\$
7	Pension and retirement income.					\$	\$
8	Any amounts paid by another person expenses of the debtor or the debtor's that purpose. Do not include alimony oby your spouse if Column B is complete	s dependents, in or separate main	ncluding cl	nild supp	ort paid for	\$	\$
9	Unemployment compensation. Enter the However, if you contend that unemployed was a benefit under the Social Security of Column A or B, but instead state the am	ment compensa Act, do not list	tion receive the amount	d by you	or your spouse		
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$		Spouse	\$	\$	\$
10	Income from all other sources. Specify sources on a separate page. Do not inche paid by your spouse if Column B is coalimony or separate maintenance. Do Security Act or payments received as a victim of international or domestic terms.  a.  b.  Total and enter on Line 10	ude alimony or ompleted, but in not include any victim of a war	separate in separa	naintena other pay eceived u	ments of oder the Social	\$	\$
11	Subtotal of Current Monthly Income and, if Column B is completed, add Line					\$	\$
12	Total Current Monthly Income for § Line 11, Column A to Line 11, Column completed, enter the amount from Line	B, and enter the				\$	
	Part III. APPLICATION OF § 707(B)(7) EXCLUSION						
13	Annualized Current Monthly Income 12 and enter the result.	for § 707(b)(7	). Multiply	the amou	nt from Line 12 l	by the number	\$
14	<b>Applicable median family income.</b> Enthousehold size. (This information is avaithe bankruptcy court.)						
	a. Enter debtor's state of residence:			_ b. Ente	r debtor's housel	old size:	\$
15	Application of Section707(b)(7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does						

B22A (	Official Form 22A) (Chapter 7) (01/	(08)					
	Part IV. CALCULATI	ON OF CURR	ENT :	MONTHLY	INCOME FO	OR § 707(b)(2)	
16	Enter the amount from Line 12.						\$
Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.    S							\$
18	Current monthly income for § 707	<b>(b)(2).</b> Subtract L	ine 17	from Line 16	and enter the res	sult.	\$
	Part V. CAL	CULATION O					
	<del>-</del>						
19A	National Standards: food, clothing National Standards for Food, Clothin is available at www.usdoj.gov/ust/ or	ng and Other Item	s for th	ne applicable h	nousehold size. (		\$
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.						
	Household members under 65 ye	ars of age	Hou	sehold memb	ers 65 years of	age or older	
	a1. Allowance per member		a2.	Allowance p	per member		
	b1. Number of members		b2.	Number of r	nembers		
	c1. Subtotal		c2.	Subtotal			\$
20A	A Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).						\$
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.    a.   IRS Housing and Utilities Standards; mortgage/rental expense   \$   b.   Average Monthly Payment for any debts secured by your home, if   \$   c.						
	any, as stated in Line 42				\$	0. 7.	
	c. Net mortgage/rental expense				Subtract Line l	o from Line a	\$

21	<b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:						
			\$				
	Local Standards: transportation; vehicle operation/public transportation an expense allowance in this category regardless of whether you pay the eand regardless of whether you use public transportation.						
	Check the number of vehicles for which you pay the operating expenses of expenses are included as a contribution to your household expenses in Lir.						
22A	$\square 0 \square 1 \square 2$ or more.						
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)						
	Local Standards: transportation; additional public transportation ex	pense. If you pay the operating	\$				
220	expenses for a vehicle and also use public transportation, and you contend	that you are entitled to an					
22B	additional deduction for your public transportation expenses, enter on Lin Transportation" amount from IRS Local Standards: Transportation. (This						
	www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$				
	<b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> which you claim an ownership/lease expense. (You may not claim an own than two vehicles.)						
	$\square$ 1 $\square$ 2 or more.						
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>						
	a. IRS Transportation Standards, Ownership Costs	\$					
	Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 42 \$						
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a						
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.						
24	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b>						
	a. IRS Transportation Standards, Ownership Costs, Second Car	\$					
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 42	\$					
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$				

B22A (	Official Form 22A) (Chapter 7) (01/08)						
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actual for term life insurance for yourself. Do not include premiums for insurance on your dependents whole life or for any other form of insurance.						
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child s payments. Do not include payments on past due obligations included in Line 44.						
29	Other Necessary Expenses: education for employment or for a physically or mentally challen child. Enter the total average monthly amount that you actually expend for education that is a cond employment and for education that is required for a physically or mentally challenged dependent cl whom no public education providing similar services is available.	ition of					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually en on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educate payments.						
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually award on health care that is required for the health and walfare of yourself or your dependents, that is not						
Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.							
33 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.							
	Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32						
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the month expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, you spouse, or your dependents.    a.   Health Insurance						
	Total and enter on Line 34	\$					
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$						
Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.							
Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.							

B22A (	Offici	al Form 22A) (Chapter 7) (01/0	(8)				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.						\$
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or						
39	cloth Natio	itional food and clothing expen- ing expenses exceed the combine onal Standards, not to exceed 5% v.usdoj.gov/ust/ or from the clerk tional amount claimed is reason	ed allowar of those of of the bar	nces for food and cloth combined allowances. ( nkruptcy court.) <b>You n</b>	ing (apparel and se (This information i	rvices) in the IRS s available at	\$
40		tinued charitable contributions or financial instruments to a char					\$
41	Tota	l Additional Expense Deduction	ns under	§ <b>707(b).</b> Enter the total	al of Lines 34 throu	ıgh 40	\$
		S	ubpart C	: Deductions for Deb	t Payment		
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.  Average Does payment						
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a						
43						\$	\$
44	such	nents on prepetition priority cl as priority tax, child support and ruptcy filing. Do not include cur	alimony	claims, for which you v	were liable at the til	me of your	\$

B22A (	Official Form 22A) (Chapter 7) (01/08)					
	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.					
	a. Projected average monthly chapter 13 plan payment. \$					
45	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	c. Average monthly administrative expense of chapter 13 Total: Multiply Lines a and b	\$				
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.	\$				
	Subpart D: Total Deductions from Income					
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$				
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$				
49 Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))						
50 Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.						
60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.						
	Initial presumption determination. Check the applicable box and proceed as directed.					
	☐ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.	e top of page 1 of				
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 though 55).						
53	Enter the amount of your total non-priority unsecured debt \$					
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.					
	Secondary presumption determination. Check the applicable box and proceed as directed.					
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.					
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					

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#### Part VII. ADDITIONAL EXPENSE CLAIMS

**Other Expenses.** List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
	Total: Add Lines a, b and c	\$

#### Part VIII. VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct. (*If this a joint case, both debtors must sign.*)

Date: January 14, 2008 Signature: /s/ Randy Gene Lessenger

(Debtor)

Date: January 14, 2008 Signature: /s/ Peggy Sue Lessenger

(Joint Debtor, if any)

United States Bankruptcy Court Eastern District of Oklahoma					Volu	intary Petition		
Name of Debtor (if individual, enter Last, First, Middl Lessenger, Randy Gene	e):		Name of Joint Debtor (Spouse) (Last, First, Middle): Lessenger, Peggy Sue					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	S					e Joint Debtor is nd trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer I.I EIN (if more than one, state all): <b>6389</b>	D. (ITIN) No./Complete	;		_		or Individual-T	axpayer I.D	. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & HC 70 Box 1005	Zip Code):		Street Addi HC 70 Box 1005		int Debt	tor (No. & Stree	et, City, Stat	e & Zip Code):
	ZIPCODE <b>74523</b>		Antlers, C				Z	IPCODE <b>74523</b>
County of Residence or of the Principal Place of Busin <b>Pushmataha</b>	ness:		County of I Pushma		e or of th	he Principal Plac	ce of Busine	ess:
Mailing Address of Debtor (if different from street add	dress)		Mailing Ad	ldress of	Joint De	ebtor (if differen	t from stree	t address):
	ZIPCODE						Z	IPCODE
Location of Principal Assets of Business Debtor (if dif	ferent from street addre	ess abo	ove):					
HC 70 Box 1005, Antlers, OK, OK					T			IPCODE <b>74723</b>
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one box  ✓ Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applicable to be paid in installments)	Check one box:  ☐ Debtor is a smal		under ne <b>box:</b> s a small	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)  Chapter 7				
attach signed application for the court's consideratic is unable to pay fee except in installments. Rule 100 3A.  Filing Fee waiver requested (Applicable to chapter attach signed application for the court's consideration	on certifying that the del 06(b). See Official Form 7 individuals only). Mus	btor n st	affiliates Check all a A plan is Acceptan	are less  pplicable s being finces of the	than \$2, e <b>boxes</b> : led with he plan v		epetition from	wed to non-insiders or
Statistical/Administrative Information  Debtor estimates that funds will be available for di  Debtor estimates that, after any exempt property is distribution to unsecured creditors.			ors.			vith 11 U.S.C. §	` '	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors  1-49 50-99 100-199 200-999 1,000 5,000		10,0 25,0		25,001- 50,000	,	50,001- 100,000	Over 100,000	
<u> </u>	00,001 to \$10,000,001 nillion to \$50 million		,000,001 to 0 million	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	00,001 to \$10,000,001	\$50	,000,001 to	\$100,00	0,001	\$500,000,001	More than	

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Lessenger, Randy Gene & Lessenger, Peggy Sue				
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)					
Location Where Filed: None	Case Number: Date Filed:				
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)			
Name of Debtor: None	Case Number: Date Filed:				
District:	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.				
	Signature of Attorney for Debtor(s)	Date			
Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No					
Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.					
If this is a joint petition:   Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.					
Information Regarding the Debtor - Venue					
(Check any applicable box.)  ✓ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes.)					
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)					
(Name of landlord or lessor that obtained judgment)					
(Address of landlord or lessor)					
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for possible.					
☐ Debtor has included in this petition the deposit with the court of filing of the petition.	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).					

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):  Lessenger, Randy Gene & Lessenger, Peggy Sue  res  Signature of a Foreign Representative  declare under penalty of perjury that the information provided in this setition is true and correct, that I am the foreign representative of a debtor
Signature of a Foreign Representative declare under penalty of perjury that the information provided in this
declare under penalty of perjury that the information provided in this
n a foreign proceeding, and that I am authorized to file this petition.  Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached  Signature of Foreign Representative  Printed Name of Foreign Representative  Date
Signature of Non-Attorney Petition Preparer  declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for ompensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 10(h) and 342(b); 3) if rules or guidelines have been promulgated oursuant to 11 U.S.C. § 110(h) setting a maximum fee for services hargeable by bankruptcy petition preparers, I have given the debtor otice of the maximum amount before preparing any document for filing or a debtor or accepting any fee from the debtor, as required in that ection. Official Form 19 is attached.
rinted Name and title, if any, of Bankruptcy Petition Preparer
ocial Security Number (If the bankruptcy petition preparer is not an individual, state the ocial Security number of the officer, principal, responsible person or partner of the ankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
<b>(</b>
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.  Date
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions

Date: **January 14, 2008** 

#### United States Bankruptcy Court Eastern District of Oklahoma

Eastern Distri	ict of Oklanoma
IN RE:	Case No
Lessenger, Randy Gene	Chapter 7
Debtor(s)	
	R'S STATEMENT OF COMPLIANCE SELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case, and the co whatever filing fee you paid, and your creditors will be able to	statements regarding credit counseling listed below. If you cannot urt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed ed to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a joint petition is one of the five statements below and attach any documents as dire	filed, each spouse must complete and file a separate Exhibit D. Check cted.
the United States trustee or bankruptcy administrator that outlined	<b>se</b> , I received a briefing from a credit counseling agency approved by I the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the agh the agency.
the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate	se, I received a briefing from a credit counseling agency approved by I the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ided to you and a copy of any debt repayment plan developed through ided.
days from the time I made my request, and the following exiger	approved agency but was unable to obtain the services during the five int circumstances merit a temporary waiver of the credit counseling anied by a motion for determination by the court.][Summarize exigents
obtain the credit counseling briefing within the first 30 days after the agency that provided the briefing, together with a copy of extension of the 30-day deadline can be granted only for cause a be filed within the 30-day period. Failure to fulfill these requisatisfied with your reasons for filing your bankruptcy case with dismissed.	it will send you an order approving your request. You must still r you file your bankruptcy case and promptly file a certificate from any debt management plan developed through the agency. Any nd is limited to a maximum of 15 days. A motion for extension must be irements may result in dismissal of your case. If the court is not hout first receiving a credit counseling briefing, your case may be
motion for determination by the court.]	by reason of mental illness or mental deficiency so as to be incapable inancial responsibilities.);
<ul> <li>☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physicall participate in a credit counseling briefing in person, by tele</li> <li>☐ Active military duty in a military combat zone.</li> </ul>	ly impaired to the extent of being unable, after reasonable effort, to phone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has det does not apply in this district.	termined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided about	ove is true and correct.
Signature of Debtor: /s/ Randy Gene Lessenger	

Date: **January 14, 2008** 

#### United States Bankruptcy Court Eastern District of Oklahoma

Eastern Distric	ct of Oklahoma
IN RE:	Case No
Lessenger, Peggy Sue	Chapter 7
Debtor(s)  EXHIRIT D - INDIVIDIAL DERTOR	R'S STATEMENT OF COMPLIANCE
	ELING REQUIREMENT
	rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is f one of the five statements below and attach any documents as direct	
the United States trustee or bankruptcy administrator that outlined	e agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, but I do not have a certificate fa copy of a certificate from the agency describing the services provide the agency no later than 15 days after your bankruptcy case is filed.	the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file ded to you and a copy of any debt repayment plan developed through
3. I certify that I requested credit counseling services from an approach days from the time I made my request, and the following exigen requirement so I can file my bankruptcy case now. [Must be accompactive in the compactive i	
If the court is satisfied with the reasons stated in your motion, is obtain the credit counseling briefing within the first 30 days after the agency that provided the briefing, together with a copy of extension of the 30-day deadline can be granted only for cause an be filed within the 30-day period. Failure to fulfill these requires atisfied with your reasons for filing your bankruptcy case with dismissed.	you file your bankruptcy case and promptly file a certificate from any debt management plan developed through the agency. Any dis limited to a maximum of 15 days. A motion for extension must rements may result in dismissal of your case. If the court is not
motion for determination by the court.]	se of: [Check the applicable statement.] [Must be accompanied by a
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired b of realizing and making rational decisions with respect to fin	y reason of mental illness or mental deficiency so as to be incapable nancial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by telep ☐ Active military duty in a military combat zone.	y impaired to the extent of being unable, after reasonable effort, to shone, or through the Internet.);
5. The United States trustee or bankruptcy administrator has detedoes not apply in this district.	ermined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above	ve is true and correct.
Signature of Debtor: /s/ Peggy Sue Lessenger	

#### **United States Bankruptcy Court Eastern District of Oklahoma**

IN RE:	Case No.
Lessenger, Randy Gene & Lessenger, Peggy Sue	Chapter 7
Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	\$ 253,000.00		
B - Personal Property	Yes	3	\$ 171,920.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 247,241.63	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 216,467.98	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,622.56
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,899.95
	TOTAL	18	\$ 424,920.00	\$ 463,709.61	

#### United States Bankruptcy Court Eastern District of Oklahoma

IN RE:	Case No.
Lessenger, Randy Gene & Lessenger, Peggy Sue	Chapter 7
Debtor(s)	•

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Theck this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

ase No.	
	(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Home and Property Located in Antlers, Pushmataha County, OK Described as follows: All that part of the E 1/2 of the SE 1/4 of the SE 1/4 of Section 19, Township 4 South, Range 17 East of the Indian Base and Meridian, Pushmataha County, Oklahoma, LYING WEST of the County Road.	JTWROS	J	80,000.00	67,683.64
Rental Property located at 603 N.E. 6th Antlers, OK 74523.  Described as follows: The North 40 feet of Lot (1) and all of Lot (2) in Block (1) of Easton's Addition to Antlers, Pushmataha County, State of Oklahoma, according to the recorded plat thereof.	Fee Simple	J	25,000.00	21,165.70
Rental Property located at 1000 N.E. 5th Antlers, OK. Described as follows: A tract of land in the NW 1/4 of the NE 1/4 of the SE 1/4 of Section 3, Township 4 South Range 16 East of the Indian Base and Meridian, Pushmataha County, Oklahoma, described as follows: Beginning at a point 330 feet West and 310 feet North of the Southeast corner of the NW 1/4 NE 1/4 SE 1/4 of said Section 3; thence West a distance of 20 feet parallel with the North Boundary of said sub-division; thence South a distance of 100 feet parallel with the West boundary of said sub-division; thence East a distance of 20 feet parallel with the North boundary of said sub-division; thence North a distance of 100 feet to the point of beginning.	Fee Simple	J	30,000.00	109,411.72
Rental Property located at 404 N.E. 4th Antlers, OK. Described as follows: The West Half (W/2) of Lot Three (3), Block Six (6) LOCK 1st ADDITION to the Town of Antlers, Pushmataha County, Oklahoma, according to the recorded plat thereof. Subject to mineral reservations and easements of record.	Fee Simple	J	28,000.00	28,977.48
Rental Property located at 405 N.E. 2nd. Antlers, OK. Described as follows: Lot 2 in Block 2 of the ORIGINAL TOWN OF ANTLERS, Pushmataha County, Oklahoma.	Fee Simple	J	30,000.00	109,411.72
Rental Property located at 407 N.E. A Antlers, OK. Described as follows: Pushmataha County, Oklahoma. The South 65 feet of the following tract of land enclosed by boundary described as follows: Beginning at a point 1522.8 feet North 6 5' West of the intersection of the North boundary line of Main Street and the West boundary line of NE "A" Street in the Town of Antlers, Oklahoma; thence North 6 5' West a distance of 150 feet; thence South 86 14' West a distance of 100 feet; thence South 6 5' East a distance of 150 feet; thence North 86 14' east a distance of 100 feet to the point of beginning; being a part of	Fee Simple	J	30,000.00	109,411.72
	TO	rat.	253.000.00	

TOTAL 253,000.00

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(If known)

## SCHEDULE A - REAL PROPERTY (Continuation Sheet)

(Conunuau	on sheet)			
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
the N 1/2 of the NW 1/4 of the SW 1/4 of Section 3, Township 4 South, Range 16 East of the Indian Base and Meridian.				
Rental Property located at 900 S.E. 3rd Antlers, OK. Described as follows: Lot 4 and Lot 5 in Block 4 of Colbert Addition to the Town of Antlers, Pushmataha County, Oklahoma, according to the recorded plat thereof.	Fee Simple	J	30,000.00	109,411.72

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(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash On Hand.	J	100.00
			Debtors Checking Account located at: First Bank of Antlers Account #1792-751. account closed on 12/07.	J	0.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household Goods & Furniture.	J	2,300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Debtors' Personal Pictures and CD's.	J	500.00
6.	Wearing apparel.		Debtors Personal Clothing.	J	400.00
7.	Furs and jewelry.		Debtors' Personal Jewelry.	J	300.00
8.	Firearms and sports, photographic, and other hobby equipment.		Firearms & Sporting Equipment.	J	120.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			

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Case	No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1994 Toyota Pickup Truck	J	1,200.00
	other vehicles and accessories.		1997 Chevrolet Pickup Truck	J	5,000.00
			1999 Transcraft Flatbed Trailer.	J	8,000.00
			2007 Chevrolet Silverado Pickup Truck, surrendered 11/07.	J	30,000.00
			2007 Western Star Semi-Truck, surrendered 11/07.	J	116,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			

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Case	No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	not already insteal. Itelinize.				
	Farm supplies, chemicals, and feed.  Other personal property of any kind not already listed. Itemize.	X X			
	particulars. Farming equipment and implements.		2005 Kubota 45H.P. Tractor	J	8,000.00
	Animals.  Crops - growing or harvested. Give	X X			
	supplies used in business.  Inventory.	X			
29.	Machinery, fixtures, equipment, and	Х		HUS	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

**0** continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

~	
Coco	NIA
Case	INO.

(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions	to which	debtor is	entitled	under:
(Check one box)				

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Home and Property Located in Antlers, Pushmataha County, OK Described as follows: All that part of the E 1/2 of the SE 1/4 of the SE 1/4 of Section 19, Township 4 South, Range 17 East of the Indian Base and Meridian, Pushmataha County, Oklahoma, LYING WEST of the County Road.	31 OSA § 1A1	12,316.36	80,000.00
SCHEDULE B - PERSONAL PROPERTY			
Household Goods & Furniture.	31 OSA § 1A3	2,300.00	2,300.00
Debtors' Personal Pictures and CD's.	31 OSA § 1A7	500.00	500.00
Debtors Personal Clothing.	31 OSA § 1A7	400.00	400.00
Debtors' Personal Jewelry. Firearms & Sporting Equipment.	31 OSA § 1A8 31 OSA § 1A14	300.00 120.00	300.00 120.00

IN	RE	Lessenger,	Randy	/ Gene	&	Lessenger.	Peaav	Sue
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Case No.	
	(If known)

Summary of Certain

Liabilities and Related

Schedules.)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6776		J	Date: 6/2004. First Mortgage on Home				52,351.62	
Aurora Loan Services 10350 Park Meadows Dr. Littleton, CO 80124			and Property in Antlers, OK.					
			VALUE \$ <b>80,000.00</b>					
ACCOUNT NO. 9388  Citi Mortgage P.O. Box 6006 The Lakes, NV 88901		J	Second Mortgage on Home and Property located in Antlers, OK.				15,332.02	
			VALUE \$ 80,000.00					
ACCOUNT NO. 8146  Ditech A/K/A GMAC P.O. Box 79135 Phoenix, AZ 85062-9135		J	Date: 5/1997. Rental Property located in Antlers, OK.				21,165.70	
,			VALUE \$ <b>25,000.00</b>					
ACCOUNT NO. 3670  First Bank P.O. Box 458 Antlers, OK 74523		J	Date: 2/2004. Rental Property located in Antlers, OK.  VALUE \$ 28,000.00				28,977.48	977.48
1 continuation sheets attached	•		(Total of th		otot		\$ 117,826.82	\$ 977.48
			(Use only on la	,	Tot	al	\$ (Report also on Summary of	\$ (If applicable, report also on Statistical

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## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

			(Continuation Sheet)					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8200		J	Date: 1/2003. Rental Property (4 rent				109,411.72	
First Bank P.O. Box 458 Antlers, OK 74523			houses) located in Antlers, OK.					
			VALUE \$ 120,000.00					
ACCOUNT NO. 7469		J	2005 Kubota 45H.P. Tractor. Purchase				14,924.47	6,924.47
Kubota Credit Corp. P.O. Box 0559 Carol Stream, IL 60132-0559			Money Security Interest.					
			VALUE \$ 8,000.00					
ACCOUNT NO. 6279		J	Date Incurred: 10/11/2007. 1997				5,078.62	78.62
Long Beach Acceptance Corp. P.O. Box 182673 Arlington, TX 76096			Chevrolet Pickup Truck. Purchase Money Security Interest.					
			VALUE \$ 5,000.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE	+				
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. 1 of 1 continuation sheets attache Schedule of Creditors Holding Secured Claims	d t	to	(Total of t		oag	e)	\$ 129,414.81	\$ 7,003.09
			(Use only on l		Tot pag		\$ 247,241.63	\$ 7,980.57

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

#### IN RE Lessenger, Randy Gene & Lessenger, Peggy Sue

Debtor(s)

ase no.	
	(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed

	this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the tistical Summary of Certain Liabilities and Related Data.
liste	Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority ed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
$\checkmark$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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	(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>0141</b>		J	Store Credit Card. Retail Goods & Merchandise.				
Allied Interstate 8000 Corporate Exchange Dr. Columbus, OH 43231							132.22
ACCOUNT NO.			Assignee or other notification for:	П			
Mervyns P.O. Box 981064 El Paso, TX 79998-1064	=		Allied Interstate				
ACCOUNT NO. 9949		J	Pre-paid Insurance.				
AMGRO & Lloyd's Credit P.O. Box 15089 Norcester, MA 01615-0089							3,577.54
ACCOUNT NO.			Assignee or other notification for:				0,011.04
Michael L. Smith Attorney At Law PO Box 15089 Worcester, MA 01615-0089			AMGRO & Lloyd's Credit				
4 continuation sheets attached			(Total of th	Sub			\$ 3,709.76
			(Total of the	_	Tota	- t	,
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St				
			Summary of Certain Liabilities and Related				\$

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7309</b>		J	Credit Card. Retail Goods & Merchandise.	T		Н	
Bank Of America P.O. Box 17322 Baltimore, MD 21297-1322							1 217 16
ACCOUNT NO. 1027	-	J	Store Credit Card. Retail Goods & Merchandise.	╁			1,217.16
Belks P.O. Box 981492 El Paso, TX 79998-1492			Store Great Gard. Retail Goods & Merchandise.				622.28
ACCOUNT NO. 0100		J	Credit Card. Retail Goods & Merchandise.	┢		Н	022.20
Capitol One FSB P.O. Box 30285 Salt Lake City, UT 84130-0285							546.74
ACCOUNT NO. <b>4641</b>		J	Credit Card. Retail Goods & Merchandise.	T			040.74
Chase Card Services P.O. Box 15298 Wilmington, DE 19850-5298							7,256.26
ACCOUNT NO. <b>8641</b>		J	Date Incurred: 6/5/2007. 2007 Western Star	┢	_		7,230.20
Daimler Chrysler Truck Financial P.O. Box 354 Lisle, IL 60532-0354			Semi-Truck. Purchase Money Security Interest. Surrendered 11/07.				
ACCOUNT NO. <b>0975</b>		J	Credit Card. Retail Goods & Merchandise.				136,500.00
Direct Merchants P.O. Box 60136 City Of Industry, CA 91716-0136			The state of the s				2 527 54
ACCOUNT NO. <b>8521</b>		J	Telephone Services.	$\vdash$		Н	2,527.54
Direct TV P.O. Box 78626 Phoenix, AZ 85062-8626							180.87
Sheet no. 1 of 4 continuation sheets attached to				Sub	tota	al	100.07
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o stica	e) al n al	\$ <b>148,850.85</b> \$

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2038		J	Date Incurred: 1/2/2007. 2007 Chevrolet Pickup			H	
Fifth Third Bank P.O. Box 630778 Cincinnati, OH 45263			Truck. Purchase Money Security Interest. Surrendered on 11/07.				04 500 40
A GGOVATE VO		J	overdraft on closed bank account.			H	31,522.16
ACCOUNT NO.  First Bank P.O. Box 458 Antlers, OK 74523		J	overtial on closed bank account.				128.36
ACCOUNT NO. 8880		J	Personal Loan.				120.30
First Bank Of Antlers 100 N. High St. P.O. Box 458 Antlers, OK 74523							906.59
ACCOUNT NO. <b>3697</b>		J	date: 1/07, Personal Loan.				
HFC P.O. Box 1547 Chesapeake, VA 23320	•						40 50 4 00
ACCOUNT NO. 3181		J	Date: 2002, Dell computer.				10,594.23
Love, Beal & Nixon P.C. C/O Collins Financial P.O. Box 32738 Oklahoma City, OK 73123			Bute. 2002, Bell computer.				2,035.63
ACCOUNT NO.			Assignee or other notification for:				
Dell Financial PO Box 222030 Dallas, TX 75222-2030			Love, Beal & Nixon P.C.				
ACCOUNT NO. DRT8		J	Retail Musical Goods.	+		H	
NCO Financial Systems Inc. P.O. Box 15630 Wilmington, DE 19850							60.55
Sheet no. <b>2</b> of <b>4</b> continuation sheets attached to				Sub	tot		39.93
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o stica	e) al n	\$ <b>45,226.90</b>

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:			Н	
BMG Music Service			NCO Financial Systems Inc.				
ACCOUNT NO. <b>2023</b>		J	Insurance Coverage.				
Owner Op Services P.O. Box 1000 1NW OOIDA Dr. Grain Valley, MO 64029							109.40
ACCOUNT NO. <b>2705</b>		J	Date Incurred: 5/5/2007. Medical Services.				103.40
Pushmataha County Hospital P.O. Box 518							5,047.74
ACCOUNT NO. <b>9041</b>		J	Medical Services.	T			3,047.74
Rowland, Ellis & Flatt Clinics 1201 E. Jackson Hugo, OK 74743							
ACCOUNT NO. <b>9041</b>		J	Medical Services.	+			60.00
Rowland, Ellis & Flatt Clinics 603 N.E. 2nd Antlers, OK 74523							
ACCOUNT NO. <b>4107</b>		J	Credit Card. Retail Goods & Merchandise.				1,595.70
Sears Card P.O. Box 6924 The Lakes, NV 88901-6924							4,365.54
ACCOUNT NO. 3343		J	Date Incurred: 5/5/2007. Medical Services.	$\dagger$		$  \cdot  $	7,000.04
Southeastern Radiology P.O. Box 758 McAlester, OK 74502							447.00
Sheet no. 3 of 4 continuation sheets attached to				Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	his p Tals Statis	age Fota o o stica	e) al n al	\$ 11,625.38 \$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(,	Continuation Succes				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7384</b>		J	Debt occured with FirstBank, Antlers, OK.	H		Н	
Transworld Systems, Inc. Collection Agency 4200 E. Skelly Dr. No. 351 Tulsa, OK 74135							128.36
ACCOUNT NO.			Assignee or other notification for:				
First Bank P.O. Box 458 Antlers, OK 74523			Transworld Systems, Inc.				
ACCOUNT NO. 3024		J	Credit Card. Retail Goods & Merchandise.				
Wells Fargo P.O. Box 98751 Las Vegas, NV 89193-8751							6,490.59
ACCOUNT NO. <b>4197</b>		J	Store Credit Card. Retail Goods & Merchandise.				
World Financial Network National Bank P.O. Box 182782 Columbus, OH 43218-2782							007.40
ACCOUNT NO.			Assignee or other notification for:	<u> </u>		H	287.42
Bealls P.O. Box 64 Jacksonville, TX 75766			World Financial Network National Bank				
ACCOUNT NO. 8788		J	Store Credit Card. Retail Goods & Merchandise.				
World Financial Network National Bank P.O. Box 182782 Columbus, OH 43218-2782							149.72
ACCOUNT NO.			Assignee or other notification for:			Н	148.72
Stage P.O. Box 659465 San Antonio, TX 78265			World Financial Network National Bank				
Sheet no4 of4 continuation sheets attached to	_	<u> </u>		Sub			. 7055 65
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	•	age Fota		\$ 7,055.09
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o tica	n al	\$ <b>216,467.98</b>

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#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDDESS INCLUDING TIP CODE	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

#### IN $\ensuremath{\mathbf{RE}}$ Lessenger, Randy Gene & Lessenger, Peggy Sue

Debtor(s)

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#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS O	F DEBTOR ANI	SPOU	ISE		
Married		RELATIONSHIP(S): Son				AGE(S): <b>25</b>	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Security Choctaw Cas 1 Month Grant, OK		employed				
INCOME: (Estima	ate of average or	r projected monthly income at time case filed)			DEBTOR		SPOUSE
<ol> <li>Current monthly gross wages, salary, and commissions (prorate if not paid monthly)</li> <li>Estimated monthly overtime</li> </ol>					1,840.00 45.54		
3. SUBTOTAL				\$	1,885.54	\$	0.00
4. LESS PAYROLL DEDUCTIONS a. Payroll taxes and Social Security			\$ \$	258.98	\$		
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>				\$ 		\$ ——	
d. Other (specify)	Misc. Work	Dues. (le Jones Fund)		\$	4.00		
				\$		\$	
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$	262.98	\$	0.00
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,622.56	\$	0.00
		of business or profession or farm (attach detaile	ed statement)	\$		\$	
8. Income from real property				\$		\$	
9. Interest and divid		ort payments payable to the debtor for the debt	or's use or	\$		<b>y</b>	
that of dependents 11. Social Security	listed above		or s use or	\$		\$	
(Specify)				\$		\$	
10 D				\$		\$	
12. Pension or retir 13. Other monthly				\$		\$	
(Specify)				\$		\$	
				\$		\$	
				\$		\$	
14. SUBTOTAL C	F LINES 7 TH	HROUGH 13		\$		\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)	)	\$	1,622.56	\$	0.00
<b>16. COMBINED</b> A if there is only one	AVERAGE MO	ONTHLY INCOME: (Combine column totals otal reported on line 15)	from line 15;		\$	1,622.5	<u> 66</u>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Debtor(s)	(If known	1)
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTO	OR(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Proquarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the on Form22A or 22C.		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comp expenditures labeled "Spouse."	lete a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	467.95
a. Are real estate taxes included? Yes No <u>✓</u> _		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	330.00
b. Water and sewer	\$	35.00
c. Telephone	\$	65.00
d. Other Cable TV	\$	90.00
	\$	450.00
3. Home maintenance (repairs and upkeep)	\$	150.00
4. Food	\$	450.00
5. Clothing 6. Lounday and day clooning	\$	200.00 30.00
<ul><li>6. Laundry and dry cleaning</li><li>7. Medical and dental expenses</li></ul>	ф ——	100.00
8. Transportation (not including car payments)	ф ——	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	60.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions		00.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	79.00
b. Life	\$	1 0.00
c. Health	\$	
d. Auto	\$	89.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property	\$	75.00
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	179.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 1,622.56
b. Average monthly expenses from Line 18 above	\$ 2,899.95

c. Monthly net income (a. minus b.)

Case No. \_\_\_\_

(If known)

(Print or type name of individual signing on behalf of debtor)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: January 14, 2008 Signature: /s/ Randy Gene Lessenger Randy Gene Lessenger Date: January 14, 2008 Signature: /s/ Peggy Sue Lessenger (Joint Debtor, if any) **Peggy Sue Lessenger** [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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## United States Bankruptcy Court Eastern District of Oklahoma

Eastern District of Oklahoma		
IN RE:	Case No	
Lessenger, Randy Gene & Lessenger, Peggy Sue	Chapter <b>7</b>	
Debtor(s)		
STATEMENT OF	FINANCIAL AFFAIRS	
is combined. If the case is filed under chapter 12 or chapter 13, a married is filed, unless the spouses are separated and a joint petition is not filed farmer, or self-employed professional, should provide the information repersonal affairs. To indicate payments, transfers and the like to minor	int petition may file a single statement on which the information for both spouses d debtor must furnish information for both spouses whether or not a joint petition d. An individual debtor engaged in business as a sole proprietor, partner, family equested on this statement concerning all such activities as well as the individual's children, state the child's initials and the name and address of the child's parent of disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).	
	or have been in business, as defined below, also must complete Questions 19 - <b>x labeled "None."</b> If additional space is needed for the answer to any question, case number (if known), and the number of the question.	
DE	FINITIONS	
for the purpose of this form if the debtor is or has been, within six year an officer, director, managing executive, or owner of 5 percent or more partner, of a partnership; a sole proprietor or self-employed full-time or form if the debtor engages in a trade, business, or other activity, other that "Insider." The term "insider" includes but is not limited to: relatives which the debtor is an officer, director, or person in control; officers, d	the debtor is a corporation or partnership. An individual debtor is "in business" immediately preceding the filing of this bankruptcy case, any of the following: of the voting or equity securities of a corporation; a partner, other than a limited part-time. An individual debtor also may be "in business" for the purpose of this an as an employee, to supplement income from the debtor's primary employment. of the debtor; general partners of the debtor and their relatives; corporations of irectors, and any owner of 5 percent or more of the voting or equity securities of ers of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.	
including part-time activities either as an employee or in indepe case was commenced. State also the gross amounts received d maintains, or has maintained, financial records on the basis of beginning and ending dates of the debtor's fiscal year.) If a joint		
22,995.47 Debtors' Income for 2007 was: \$22,995.		
2. Income other than from employment or operation of business		
<b>two years</b> immediately preceding the commencement of this c	om employment, trade, profession, operation of the debtor's business during the ase. Give particulars. If a joint petition is filed, state income for each spouse 3 must state income for each spouse whether or not a joint petition is filed, unless	
3. Payments to creditors Complete a. or b., as appropriate, and c.		

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT AMOUNT PAID STILL OWING

DATE OF LOSS

	•			
None	be below whose deeps are not primarily consumer deeps. Else each payment of other transfer to any creditor made within 20 days minicalacty			
None	c. All debtors: List all payments made within <b>one year</b> immediately pr who are or were insiders. (Married debtors filing under chapter 12 or ch a joint petition is filed, unless the spouses are separated and a joint peti	apter 13 must include payments by eithe		
4. Su	ts and administrative proceedings, executions, garnishments and att	achments		
None	a. List all suits and administrative proceedings to which the debtor is a bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 not a joint petition is filed, unless the spouses are separated and a joint	3 must include information concerning e		
AND First and	CION OF SUIT  CASE NUMBER  NATURE OF PROCEEDING  bank vs. Randy G. Lessinger Foreclosure  Peggy Sue Lessinger, et al.  no. CJ-07-51	COURT OR AGENCY AND LOCATION Pushmataha County, Antlers, OK.	STATUS OR DISPOSITION <b>Pending</b>	
None	b. Describe all property that has been attached, garnished or seized und the commencement of this case. (Married debtors filing under chapter or both spouses whether or not a joint petition is filed, unless the spous	12 or chapter 13 must include information	on concerning property of either	
5. Re	possessions, foreclosures and returns			
None	List all property that has been repossessed by a creditor, sold at a forecle the seller, within <b>one year</b> immediately preceding the commencement include information concerning property of either or both spouses whet joint petition is not filed.)	of this case. (Married debtors filing unde	er chapter 12 or chapter 13 must	
6. As	signments and receiverships			
None	a. Describe any assignment of property for the benefit of creditors made (Married debtors filing under chapter 12 or chapter 13 must include any a unless the spouses are separated and joint petition is not filed.)			
None	- 2. East air property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately proceeding the			
7. Gif	its			
None				
8. Lo	sses			
None	List all losses from fire theft other casualty or gambling within one v	ear immediately preceding the commen	cement of this case or since the	

DESCRIPTION AND VALUE OF PROPERTY Huskavaurna Chain Saw, value \$200.00

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

in storage of rental property shed in Antlers, OK, stolen 4 months

ago.

a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not

of this case.		
NAME AND ADDRESS OF PAYEE Consumer Credit Counseling North Texas P.O. Box 299 McKinney, TX 75070	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 11/5/2007	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY <b>90.00</b>
Alan M. Perry 108 W. Duke St. Hugo, OK 74743	1/2/2008	1,200.00
10. Other transfers		
None a. List all other property, other than property trans absolutely or as security within <b>two years</b> immed chapter 13 must include transfers by either or bot petition is not filed.)	liately preceding the commencement of this c	ease. (Married debtors filing under chapter 12 or
None b. List all property transferred by the debtor within device of which the debtor is a beneficiary.	ten years immediately preceding the commen-	cement of this case to a self-settled trust or similar
11. Closed financial accounts		
None List all financial accounts and instruments held in transferred within <b>one year</b> immediately precedic certificates of deposit, or other instruments; share brokerage houses and other financial institutions. accounts or instruments held by or for either or be petition is not filed.)	ing the commencement of this case. Include es and share accounts held in banks, credit un (Married debtors filing under chapter 12 or	checking, savings, or other financial accounts, ions, pension funds, cooperatives, associations, chapter 13 must include information concerning
12. Safe deposit boxes		
None List each safe deposit or other box or depository in preceding the commencement of this case. (Married both spouses whether or not a joint petition is file.)	ed debtors filing under chapter 12 or chapter 1	3 must include boxes or depositories of either or
13. Setoffs		
None List all setoffs made by any creditor, including a be case. (Married debtors filing under chapter 12 or petition is filed, unless the spouses are separated as	chapter 13 must include information concern	
14. Property held for another person		
None List all property owned by another person that the	e debtor holds or controls.	

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement

## 15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

9. Payments related to debt counseling or bankruptcy

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN

NAME Randy Lessinger ADDRESS
HC 70 Box 1005
Antlers, OK 74723

NATURE OF BUSINESS trucking BEGINNING AND ENDING DATES 11/05 to 10/07.

owner/operator

Debtor no longer operates his trucking business. Operations ceased on 10/07.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None	b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account
	and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

### 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.  $\checkmark$ 

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

### 22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

### 23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

## 24. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>January 14, 2008</b>	Signature /s/ Randy Gene Lessenger	
	of Debtor	Randy Gene Lessenger
Date: <b>January 14, 2008</b>	Signature /s/ Peggy Sue Lessenger	
	of Joint Debtor	Peggy Sue Lessenger
	(if any)	
	o continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**United States Bankruptcy Court** Eastern District of Oklahoma

IN RE: Case No. Lessenger, Randy Gene & Lessenger, Peggy Sue Chapter 7 Debtor(s) CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION ▼I have filed a schedule of assets and liabilities which includes debts secured by property of the estate. I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease. ✓ I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease: Debt will be Property will reaffirmed Property is be redeemed Property will claimed as Description of Secured Property Creditor's Name exempt be Surrendered U.S.C. § 722 U.S.C. § 524(c) Home and Property Located in Antlers, Pu Aurora Loan Services Home and Property Located in Antlers, Pu Citi Mortgage Rental Property located at 603 N.E. 6th A Ditech Rental Property located at 404 N.E. 4th Ar First Bank Rental Property located at 405 N.E. 2nd. A First Bank Rental Property located at 1000 N.E. 5th A First Bank Rental Property located at 407 N.E. A Antl First Bank Rental Property located at 900 S.E. 3rd Ar First Bank 2005 Kubota 45H.P. Tractor **Kubota Credit Corp.** 1997 Chevrolet Pickup Truck Long Beach Acceptance Corp. assumed pursuant to 11 Description of Leased Property Lessor's Name 362(h)(1)(A) 01/14/2008 /s/ Randy Gene Lessenger /s/ Peggy Sue Lessenger Date Randy Gene Lessenger Debtor Peggy Sue Lessenger Joint Debtor (if applicable) DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Signature of Bankruptcy Petition Preparer

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## United States Bankruptcy Court Eastern District of Oklahoma

IN RE:	Case No
Lessenger, Randy Gene & Lessenger, Peggy Sue	Chapter 7
Debtor(s)	
VERIFICATION	ON TO CREDITOR MATRIX
The above-named Debtor(s) hereby verifies that the knowledge.	e attached list of creditors is true and correct to the best of his/her
Date: January 14, 2008	/s/ Randy Gene Lessenger  Debtor Signature
	/s/ Peggy Sue Lessenger Joint Debtor Signature

Allied Interstate 3000 Corporate Exchange Dr. Columbus, OH 43231

AMGRO & Lloyd's Credit P.O. Box 15089 Worcester, MA 01615-0089

Aurora Loan Services 10350 Park Meadows Dr. Littleton, CO 80124

Bank Of America P.O. Box 17322 Baltimore, MD 21297-1322

Bealls P.O. Box 64 Jacksonville, TX 75766

Belks P.O. Box 981492 El Paso, TX 79998-1492

Capitol One FSB P.O. Box 30285 Salt Lake City, UT 84130-0285

Chase Card Services P.O. Box 15298 Wilmington, DE 19850-5298

Citi Mortgage P.O. Box 6006 The Lakes, NV 88901 Daimler Chrysler Truck Financial P.O. Box 354 Lisle, IL 60532-0354

Dell Financial PO Box 222030 Dallas, TX 75222-2030

Direct Merchants P.O. Box 60136 City Of Industry, CA 91716-0136

Direct TV P.O. Box 78626 Phoenix, AZ 85062-8626

Ditech
A/K/A GMAC
P.O. Box 79135
Phoenix, AZ 85062-9135

Fifth Third Bank P.O. Box 630778 Cincinnati, OH 45263

First Bank P.O. Box 458 Antlers, OK 74523

First Bank Of Antlers 100 N. High St. P.O. Box 458 Antlers, OK 74523 HFC P.O. Box 1547 Chesapeake, VA 23320

Kubota Credit Corp.
P.O. Box 0559
Carol Stream, IL 60132-0559

Long Beach Acceptance Corp. P.O. Box 182673
Arlington, TX 76096

Love, Beal & Nixon P.C. C/O Collins Financial P.O. Box 32738 Oklahoma City, OK 73123

Mervyns P.O. Box 981064 El Paso, TX 79998-1064

Michael L. Smith Attorney At Law PO Box 15089 Worcester, MA 01615-0089

NCO Financial Systems Inc. P.O. Box 15630 Wilmington, DE 19850

Owner Op Services P.O. Box 1000 1NW OOIDA Dr. Grain Valley, MO 64029 Rowland, Ellis & Flatt Clinics 1201 E. Jackson Hugo, OK 74743

Rowland, Ellis & Flatt Clinics 603 N.E. 2nd Antlers, OK 74523

Sears Card P.O. Box 6924 The Lakes, NV 88901-6924

Southeastern Radiology P.O. Box 758 McAlester, OK 74502

Stage P.O. Box 659465 San Antonio, TX 78265

Transworld Systems, Inc. Collection Agency 4200 E. Skelly Dr. No. 351 Tulsa, OK 74135

Wells Fargo P.O. Box 98751 Las Vegas, NV 89193-8751

World Financial Network National Bank P.O. Box 182782 Columbus, OH 43218-2782

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## United States Bankruptcy Court Eastern District of Oklahoma

IN	IN RE:	Case No.	
Le	Lessenger, Randy Gene & Lessenger, Peggy Sue	Chapter 7	
	Debtor(s)		
	DISCLOSURE OF COMPENSATION OF ATTORNEY	FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me wi one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contempla of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept	\$1,200.00	
	Prior to the filing of this statement I have received	\$\$,	
	Balance Due	\$ <b>0.00</b>	
2.	2. The source of the compensation paid to me was: ☑ Debtor ☐ Other (specify):		
3.	3. The source of compensation to be paid to me is: $\square$ Debtor $\square$ Other (specify):		
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members	ers and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members together with a list of the names of the people sharing in the compensation, is attached.	or associates of my law firm. A copy of the agreement,	
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case	e, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to f</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hear Representation of the debtor in adversary proceedings and other contested bankruptey matters;</li> <li>e. [Other provisions as needed]</li> </ul>		
6.	6. By agreement with the debtor(s), the above disclosed fee does not include the following services:		
	CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for repres proceeding.	sentation of the debtor(s) in this bankruptcy	
	January 14, 2008 /s/ Alan M. Perry		
	Date Signature	e of Attorney	
	Perry Law Office Alan M. Perry		
1	Name o	of Law Firm	